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## City of Champaign Employee Benefit Summary

### NON-BARGAINING UNIT EXEMPT, Full-Time

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#### HEALTH INSURANCE

The City of Champaign pays up to \$580 of the employee (single) health insurance premium and 50 percent of the dependent premium for continuous full-time employees. Premiums for single employee coverage above \$580 per month are shared by the employee and the City. For the 2016/2017 plan year, NBU employees contribute 0.179 percent of their salary. Premiums may be made on a pre-tax basis, through the City's Section 125 plan. Health insurance coverage begins on the date of hire.

The City offers a Health Alliance HMO plan anchored by Carle Clinic, Carle Hospital, Presence Covenant Hospital and Christie Clinic.

#### Health Insurance Premiums

Type of Coverage	City Pays (per month)	Employee Pays (per month)
Employee Only	\$580 + City share of premium above \$580	0.179 percent of salary
Spouse	\$418	\$418
Children (one or more)	\$261	\$261
Family (spouse and children)	\$450	\$450

#### DENTAL AND VISION INSURANCE

Employees may purchase dental and/or vision insurance through payroll deduction. Employees pay 100 percent of the monthly premium for this coverage. Premiums for dental and vision insurance may be made on a pre-tax basis, through the City's Section 125 plan. Dental and vision insurance begins after waiting for one complete calendar month (e.g., if hire date is in the month of January, coverage begins on March 1<sup>st</sup>).

The dental plan has two options: MetLife Dental Low Plan and MetLife Dental High Plan.

#### Dental Premiums

Type of Coverage	Low Monthly Premium	High Monthly Premium
Employee Only	\$20.39	\$ 35.62
Employee/Spouse	\$40.78	\$ 71.22
Employee/Children	\$47.71	\$ 82.18
Family	\$76.14	\$131.54

Vision insurance is provided by Vision Services Plan (VSP).

#### Vision Premiums

Type of Coverage	Monthly Premium
Employee Only	\$10.38
Employee/One Dependent	\$15.05
Family	\$26.99



## **LIFE INSURANCE**

The City provides a term life insurance policy equal to annual salary rounded to the next highest thousand dollars (up to a maximum of \$100,000), or \$30,000, whichever is greater. Employees may elect to purchase voluntary supplemental life insurance for themselves up to 5x their annual salary or \$500,000 (whichever is lower), through payroll deduction. Employees may also purchase term life for their spouses/dependents.

- Employee voluntary supplemental life insurance coverage can be purchased in \$10,000 increments and the price is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their spouses up to 1/2 the amount purchased for themselves in \$5,000 increments. Cost is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their dependent children in the amount of \$10,000 for any/all eligible children.
- Employees may purchase Basic Life Insurance for their spouse and eligible dependent children.
  - Option #1: \$3.60/month for \$10,000 for spouse and \$5,000 for any/all eligible children.
  - Option #2: \$1.80/month for \$5,000 for spouse and \$2,000 for any/all eligible children.

## **PENSION**

Illinois state law requires that eligible municipal employees be covered by the Illinois Municipal Retirement Fund (IMRF). Employee contributions to IMRF are 4.5 percent of salary and are tax-deferred. Additional contributions are paid by the City; in 2015 the amount is 11.52 percent of salary. In addition, IMRF members are covered by Social Security (FICA). Prior Police or Fire pension participants may elect to continue in those systems. Additional information can be obtained by contacting IMRF at 1-800-ASK-IMRF.

## **RETIREMENT HEALTH SAVINGS (RHS)**

A retirement health savings plan administered by the International City Management Association Retirement Corporation (ICMA-RC) has been established for NBU employees. NBU employees participate in a mandatory contribution of 1 percent of pre-tax salary into an RHS investment account. This account is available for use by the employee at retirement or separation of service. Eligible uses of the funds include medical expenses such as health insurance premiums, dental/vision expenses, coinsurance, and co-pays for employees, spouse, and/or dependents.

## **HOLIDAYS**

*New Years Day  
Martin Luther King, Jr.'s Birthday  
Memorial Day  
Independence Day  
Labor Day*

*Veterans Day  
Thanksgiving Day  
Friday after Thanksgiving  
Christmas Eve  
Christmas Day*

**PERSONAL LEAVE**

At the beginning of each fiscal year July 1st, employees are credited with three personal days (24 hours). Personal leave may not be accumulated and carried over into the next fiscal year. Personal leave during the first year of employment varies based on the date of employment.

Date Of Hire	Personal Leave Credits
7/1 - 10/31	24 hours
11/1 - 2/29	16 hours
3/1 - 6/30	8 hours

**VACATION**

Vacation accrual rates are based on years of service. Vacation may be taken after six months of employment. Vacation accrual rates and maximum accumulations are:

YEARS OF SERVICE	BIWEEKLY ACCRUAL/YEAR	MAX ACCUMULATION
Beginning with Year 1 through 5	4.62 hours/15 days	240 hours/30 days
Beginning with Year 6 through 8	5.54 hours/18 days	288 hours/36 days
Beginning with Year 9 through 14	6.15 hours/20 days	320 hours/40 days
Beginning with Year 15 through 19	6.77 hours/22 days	352 hours/44 days
Beginning with Year 20 to separation	7.69 hours/25 days	400 hours/50 days

**SICK LEAVE**

Employees accrue sick leave at the rate of 3.69 hours per pay period (approximately 1 day per month). The maximum accumulation of sick leave is 1,200 hours.

**LONGEVITY PAY**

Employees receive longevity pay based upon their years of continuous employment with the City. Longevity pay is an addition to the employees' base wage rate, as follows:

YEARS OF SERVICE	LONGEVITY RATE
10 years	5.0%
20 years	10.0%

**CREDIT UNION**

Employees may join the Champaign Municipal Employees Credit Union. Payroll deduction for savings and credit union loan payments are available as well as a deduction for the savings bond program and Christmas Club. Additional information can be obtained by contacting the Credit Union directly.

- ◆ Champaign Municipal Employee Credit Union  
510 W. Park, Suite F  
Champaign, IL 61821  
(217-359-7025)



#### **DEFERRED COMPENSATION PLAN**

The City of Champaign offers employees the opportunity to participate in a tax-deferred annuity plan of the International City Management Association Retirement Corporation (ICMA-RC) through payroll deduction. This is an optional plan with no City contributions. More information may be obtained by contacting the City's account representative, Kyle Holtzen ([kholtzen@icmarc.org](mailto:kholtzen@icmarc.org)) or Client Services (1-800-669-7400).